Amendments To Claims:

This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims:

1. (Currently Amended) A method ~~of allocating income to a user savings account and to payees,~~ ~~said method~~ including:

~~receiving user financial information in a first computer system from a second computer system connected to the first computer system by a network, wherein said user financial information includes user debt information related to user debts to said payees and user goal information related to user goals;~~

~~using said first computer system to analyze said user debt information and provide a recommendation that minimizes current payments on said user debts to said payees and maximizes payments to said user savings account;~~

~~using said first computer system to establish a payment hierarchy based at least in part on said recommendation, wherein said payment hierarchy includes at least a portion of said user income allocated to said user savings account and a portion of said user income allocated to said user debts to said payees;~~

~~using said first computer system to transfer at least a portion of said user income, based at least in part upon said payment hierarchy, to said user savings account and said payees; and,~~

~~providing loyalty points to at least one of (i) said user, (ii) at least one of said user income sources, and (iii) at least one of said payees,~~

~~wherein said step of acquiring user income includes obtaining information related to user loyalty points,~~

converting, by a computer-based system for maximizing savings, ~~said~~ user loyalty points to a value;

~~, and~~ applying, by said computer-based system, said value to ~~said~~ a user savings account[[.]];

determining, by said computer-based system and based upon user savings goal information and user income information, a savings amount for transferring to said user savings account, wherein said savings amount is at least a portion of user income, and wherein user financial information comprises said user savings goal information, user debt information and

said user income information and wherein said savings amount is transferred to said user savings account;

analyzing, by said computer-based system, said user debt information to determine a plurality of outstanding debt payments;

determining, by said computer-based system and in response to said savings amount being transferred, a plurality of penalties by analyzing, for each of said plurality of outstanding debt payments, a penalty associated with at least one of a payment amount and a payment timing;

determining, by said computer-based system and in response to said determining said plurality of penalties, a payment hierarchy to minimize said plurality of penalties, said payment hierarchy being a function of said savings amount, said plurality of penalties and at least one of said payment information, said user savings goal information and said user income information; and

providing, by said computer-based system, loyalty points to at least one of (i) said user, (ii) a user income source identified by said user income information, and (iii) a payee associated with an outstanding debt payment in said plurality of outstanding debt payments.

2. (Currently Amended) The method of claim 1, further comprising transferring, based at least in part upon the payment hierarchy, at least a portion of the user income to a first payee associated with a first debt, wherein at least a portion of the plurality of debt payments comprise the first debt wherein said step of providing loyalty points includes providing loyalty points based upon said transferring step.

3. (Currently Amended) The method of claim 1, further comprising wherein said step of providing loyalty points includes providing loyalty points based upon said transferring said savings amount step, wherein said transferring step transfers said user income to said user savings in such an amount which is substantially equal to said user goal.

4. (Currently Amended) The method of claim [[1]] 2, wherein said step of providing loyalty points includes further comprising providing loyalty points based upon said transferring step

said savings amount and based upon said transferring to a first payee, ~~wherein said transferring step transfers said user income to said user savings in substantial compliance with said payment hierarchy~~.

5. (Canceled)

6. (Currently Amended) The method of claim 1, <u>further comprising transferring, based at least in part upon the payment hierarchy, at least a portion of the user income to a first payee associated with a first debt, wherein at least a portion of the plurality of debt payments comprise the first debt,</u> ~~wherein said step of providing loyalty points includes providing loyalty points based upon said transferring step,~~ wherein said transferring ~~step~~ <u>to said first payee</u> transfers a certain amount of said user income to said <u>first debt</u> ~~user debts~~, wherein said certain amount is a minimum amount due for said <u>first debt</u> ~~user debts~~.

7. (Currently Amended) The method of claim 1, <u>further comprising</u> ~~wherein said step of providing loyalty points includes~~ providing loyalty points based upon said transferring ~~step~~ <u>said savings amount</u> occurring automatically without user approval.

8. (Cancelled)

9. (Currently Amended) The method of claim 1, wherein ~~said~~ information related to user loyalty points is maintained in a third party loyalty system.

10. (Cancelled)

11. (Currently Amended) The method of claim 1, ~~wherein said step of providing loyalty points includes a third party providing loyalty points to at least one of (i) said user, (ii) at least one of said user income sources, and (iii) at least one of said payees~~ <u>further comprising providing a recommendation that minimizes current payments on said outstanding user debts and maximizes payments to said user savings account.</u>

12. (Currently Amended) The method of claim 1, <u>further comprising transferring, based at least</u> <u>in part upon the payment hierarchy, at least a portion of the user income to a first payee</u> <u>associated with a first debt, wherein at least a portion of the plurality of debt payments comprise</u> <u>the first debt</u>, wherein said step of providing loyalty points includes a third party providing loyalty points to at least one of (i) said user, (ii) ~~at least one of~~ said user income sources, and (iii) at least one of said payees based upon said transferring step, wherein said transferring step transfers user income to a user savings account maintained by said third party.

13. (Currently Amended) The method of claim [[1]] <u>11</u>, wherein probability modeling is used to facilitate said ~~step of~~ providing <u>a</u> ~~at least one~~ recommendation.

14-15. (Cancelled)

16. (New) A system for maximizing savings comprising:
a network interface communicating with a memory, said network interface configured to receive user financial information, wherein said user financial information comprises user savings goal information, user debt information and user income information;
said memory communicating with a processor; and
said processor, when executing a computer program, is configured to:

convert user loyalty points to a value;

apply said value to a user savings account;

determine, based upon said user savings goal information and said user income information, a savings amount for transferring to said user savings account, wherein said savings amount is at least a portion of user income and wherein said savings amount is transferred to said user savings account;

analyze said user debt information to determine a plurality of outstanding debt payments;

determine, in response to said savings amount being transferred, a plurality of penalties by analyzing, for each of said plurality of outstanding debt payments, a penalty associated with at least one of a payment amount and a payment timing;

determine, in response to said determining said plurality of penalties, a payment

hierarchy to minimize said plurality of penalties, said payment hierarchy being a function of said

savings amount, said plurality of penalties and at least one of said payment information, said user

savings goal information and said user income information; and

provide loyalty points to at least one of (i) said user, (ii) a user income source identified

by said user income information, and (iii) a payee associated with an outstanding debt payment

in said plurality of outstanding debt payments.

17. (New) A tangible computer-readable medium having computer-executable instructions stored

thereon that, if executed by a computer-based system for maximizing savings, cause the

computer to perform operations comprising:

converting, by said computer-based system, user loyalty points to a value;

applying, by said computer-based system, said value to a user savings account;

determining, by said computer-based system and based upon user savings goal

information and user income information, a savings amount for transferring to said user savings

account, wherein said savings amount is at least a portion of user income, and wherein user

financial information comprises said user savings goal information, user debt information and

said user income information income and wherein said savings amount is transferred to said user

savings account;

analyzing, by said computer-based system, said user debt information to determine a

plurality of outstanding debt payments;

determining, by said computer-based system and in response to said savings amount

being transferred, a plurality of penalties by analyzing, for each of said plurality of outstanding

debt payments, a penalty associated with at least one of a payment amount and a payment

timing;

determining, by said computer-based system and in response to said determining said

plurality of penalties, a payment hierarchy to minimize said plurality of penalties, said payment

hierarchy being a function of said savings amount, said plurality of penalties and at least one of

said payment information, said user savings goal information and said user income information;

and

providing, by said computer-based system, loyalty points to at least one of (i) said user, (ii) a user income source identified by said user income information, and (iii) a payee associated with an outstanding debt payment in said plurality of outstanding debt payments.